

CIT GROUP INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1036967	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$8,971	\$7,053	-21.4%		
Loans	\$6,501	\$5,252	-19.2%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$1	\$0	-100.0%		
Other consumer	\$4,988	\$3,783	-24.2%		
Commercial & Industrial	\$1,477	\$1,438	-2.6%		
Commercial real estate	\$0	\$26			
Unused commitments	\$2,008	\$1,032	-48.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$44	\$57	30.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$251	\$157	-37.6%		
Cash & balances due	\$1,705	\$1,299	-23.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,380	\$5,220	-29.3%		
Deposits	\$5,235	\$4,545	-13.2%		
Total other borrowings	\$2,091	\$642	-69.3%		
FHLB advances	\$153	\$75	-50.7%		
Equity					
Equity capital at quarter end	\$1,590	\$1,832	15.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,056	\$115	NA		
Performance Ratios					
Tier 1 leverage ratio	15.4%	24.2%	--		
Tier 1 risk based capital ratio	43.5%	57.4%	--		
Total risk based capital ratio	43.5%	57.7%	--		
Return on equity ¹	-8.7%	6.1%	--		
Return on assets ¹	-1.6%	1.5%	--		
Net interest margin ¹	-2.4%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	5.8%	--		
Loss provision to net charge-offs (qtr)	136.4%	268.2%	--		
Net charge-offs to average loans and leases ¹	-0.6%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.7%	4.9%	0.2%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	4.4%	3.5%	0.1%	0.1%	--